

AMENDED CLAIMS

The invention claimed is:

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28. (Amended) A system allowing a single card device to be utilized in accessing a plurality of applications, the system comprising:
- (a) a card processing system;
 - (b) a card reader communicatively coupleable to the card processing system, the card reader being operative to read a data identification number from the single card device and to receive an index number selected by a user of the card device through a data interface;
 - (c) the processing system, in response to receiving the data identification number and said index number from the card reader, being operative to identify an account number associated with the data identification number and said index number when the index number is within a first subset of index numbers chosen by an authorized holder of the card device from a domain of potential index numbers.
29. (Amended) The system of Claim 28, wherein the processing system, in response to receiving the data identification number and said index number from the card reader, is operative to disable the card device from further use when the index number is within a second subset of index numbers chosen by the authorized holder of the card device from the domain of potential index numbers.
30. (Amended) The system of Claim 28, wherein the processing system, in response to receiving the data identification number and said index number from the card reader, is operative to re-enable a disabled card device when the index number is within a third subset of index numbers chosen by the authorized holder of the card device from the domain of potential index numbers.

31. (Amended) The system of Claim 29, wherein the processing system, in response to receiving the data identification number and said index number from the card reader, is operative to re-enable a disabled card device when the index number is within a third subset of index numbers chosen by the authorized holder of the card device from the domain of potential index numbers.

32. (Amended) A system using a single card device to access a plurality of applications, comprising:

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- a) at least one card issuer subsystem;
 - b) at least one card translator subsystem;
 - c) a client subsystem, comprising:
 - i. a card reader, capable of reading data including at least an identification number from the card device;
 - ii. a data entry means;
 - iii. means to:
 - 1. read data including at least the identification number from the card device;
 - 2. determine from said data whether the identification number needs to be translated to an account number;
 - 3. prompt user of the card device to enter an index number using the data entry means;
 - 4. send an account number request, comprising the identification number and the index number, to a card translator subsystem;
 - 5. receive a response to the account number request from the card translator subsystem.

33. (Amended) The system of claim 32, wherein a subsystem is portable.

34. (Amended) The system of claim 32, wherein a subsystem is mobile.

35. (Amended) The system of claim 32, wherein the account number request is sent to a card processor subsystem that is operative to receive the request from any subsystem, process the request to determine that a card translator subsystem should receive the request, and transmit the request to the card translator subsystem.

36. (Amended) The system of claim 32, wherein the account number request is sent to a card issuer subsystem that is operative to receive the request from any subsystem, process the request to determine that a card translator subsystem should receive the request, and transmit the request to the card translator subsystem.

37. (Amended) A system for secure processing of multi-application card devices, comprising:

a) at least one client subsystem, comprising:

- i. a card reader, capable of reading data, including at least an identification number, from a card device;
- ii. a data entry means;

b) at least one card issuer subsystem;

c) a card translator subsystem, comprising:

i. a database comprising at least one record;

ii. means to:

1. receive an account number request including at least an identification number and an index number;
2. use the identification number to retrieve a record from the database;
3. send a first response to the subsystem from which the account number request was received when the index number is within a first subset of index numbers chosen by an authorized holder of the card device from a domain of potential index numbers;
4. disable access to account information and send a second response to the subsystem from which the account number request was received when the index number is within a second subset of index numbers chosen by the authorized holder of the card device from the domain of potential index numbers;
5. re-enable access to account information and send a third response to the subsystem from which the account number request was received when the index number is within a third subset of index numbers chosen by the authorized holder of the card device from the domain of potential index numbers.

38. (Amended) The system of claim 37, wherein the account number request is received by the card translator subsystem from a card processor subsystem that is operative to transmit

the request including an identification number, together with an index number, to the card translator subsystem.

39. (Amended) The system of claim 37, wherein the account number request is received by the card translator subsystem from a card processor subsystem that is operative to initiate the request including an identification number, together with an index number, to the card translator subsystem.

40. (Amended) The system of claim 37, wherein the account number request is received by the card translator subsystem from a card issuer subsystem that is operative to transmit the request including an identification number, together with an index number, to the card translator subsystem.

41. (Amended) The system of claim 37, wherein the account number request is received by the card translator subsystem from a card issuer subsystem that is operative to initiate the request including an identification number, together with an index number, to the card translator subsystem.

42. (Amended) The system of claim 37, wherein the response to the account number request is received by a card processor subsystem, the card processor subsystem operative to receive the response, process the response and transmit a response to the subsystem that initiated the account number request.

43. (Amended) The system of claim 37, wherein the response to the account number request is received by a card issuer subsystem, the card issuer subsystem operative to receive the response, process the response and transmit a response to the subsystem that initiated the account number request.

44. (Amended) The system of claim 37, wherein the translator subsystem is communicatively coupleable to a system from the group comprising a client subsystem, a card processor subsystem and a card issuer subsystem.

45. (Amended) A method for secure processing of multi-application card transactions, comprising the steps of:

- a) reading data including at least an identification number from a card device;
- b) determining from said data whether the identification number needs to be translated to an account number;
- c) accepting an index number, pertaining to a single account number, using a data entry means;
- d) sending an account number request, including the identification number, together with the index number, to a card translator subsystem;
- e) using the identification number and the index number, retrieving account information pertaining to the single account number.

46. (Amended) The method of claim 45, further including sending the account number request to a card processor subsystem that

is operative to receive a request from any subsystem, process the request to determine that the card translator subsystem should receive the request, and transmit the request to the card translator subsystem.

47. (Amended) The method of claim 45, further including sending an account number request from a card processor subsystem that is operative to initiate the request including an identification number, together with an index number, to the card translator subsystem.
48. (Amended) The method of claim 45, further including sending the account number request to a card issuer subsystem that is operative to receive a request from any subsystem, process the request to determine that the card translator subsystem should receive the request, and transmit the request to the card translator subsystem.
49. (Amended) The method of claim 45, further including sending an account number request from a card issuer subsystem that is operative to initiate the request including an identification number, together with an index number, to the card translator subsystem.
50. (Amended) A method allowing a single card device to be utilized in accessing a plurality of applications, the method comprising the steps of:

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- a. reading a data identification number from the single card device;
- b. receiving an index number selected by a user of the card device through a data interface;
- c. identifying an account number associated with the data identification number and said index number when the index number is within a first subset of index numbers chosen by an authorized holder of the card device from a domain of potential index numbers.

51. (Amended) The method of claim 50, further including disabling the card device from further use when the index number is within a second subset of index numbers chosen by the authorized holder of the card device from the domain of potential index numbers.

52. (Amended) The method of claim 50, further including re-enabling a disabled card device when the index number is within a third subset of index numbers chosen by the authorized holder of the card device from the domain of potential index numbers.

53. (Amended) The method of claim 51, further including re-enabling a disabled card device when the index number is within a third subset of index numbers chosen by the authorized holder of the card device from the domain of potential index numbers.